UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: JUAN R FRED CARMEN L FRED Debtor(s)	Case No. 12-15062

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/29/2012.

2) The plan was confirmed on 07/30/2012.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/14/2012.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2012, 11/09/2016.

5) The case was dismissed on 12/14/2016.

6) Number of months from filing to last payment: 57.

7) Number of months case was pending: 61.

8) Total value of assets abandoned by court order: NA .

9) Total value of assets exempted: $13,533.00.

10) Amount of unsecured claims discharged without payment: $0.00.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	$115,210.00
Less amount refunded to debtor	$0.00

NET RECEIPTS: **$115,210.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	$3,414.25
Court Costs	$0.00
Trustee Expenses & Compensation	$6,093.84
Other	$0.00

TOTAL EXPENSES OF ADMINISTRATION: **$9,508.09**

Attorney fees paid and disclosed by debtor: $3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK USA	Unsecured	462.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE .	Unsecured	NA	220,929.91	220,929.91	0.00	0.00
FEDERAL NATIONAL MORTGAGE .	Secured	118,888.80	118,888.00	118,888.00	105,701.91	0.00
FOCUS RECEIVABLES MANAGEMEI	Unsecured	20,304.00	NA	NA	0.00	0.00
IRS	Priority	498.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	27,549.00	25,645.28	25,645.28	0.00	0.00
MARCAM ASSOCIATES	Unsecured	313.00	NA	NA	0.00	0.00
MCS CLAIM SERVICES, INC.	Unsecured	1,400.00	NA	NA	0.00	0.00
METABNK/FHUT	Unsecured	1.00	NA	NA	0.00	0.00
NORTH JERSEY PATHOLOGY LLC	Unsecured	452.00	NA	NA	0.00	0.00
ST JOSEPHS REGIONAL MED CTR	Unsecured	125.00	NA	NA	0.00	0.00
ST JOSEPHS REGIONAL MED CTR	Unsecured	75.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	100.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	100.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	150.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	200.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	50.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	313.00	NA	NA	0.00	0.00
ST. JOSEPH'S HEALTHCARE	Unsecured	218.00	NA	NA	0.00	0.00
ST. JOSEPHS REGIONAL MEDICAL (	Unsecured	1,572.00	NA	NA	0.00	0.00
ST. JOSEPHS REGIONAL MEDICAL (	Unsecured	1,780.00	NA	NA	0.00	0.00
ST. JOSEPHS REGIONAL MEDICAL (	Unsecured	1,400.00	NA	NA	0.00	0.00
ST. JOSEPH'S REGIONAL MEDICAL	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$118,888.00	$105,701.91	$0.00
Mortgage Arrearage	$0.00	$0.00	$0.00
Debt Secured by Vehicle	$0.00	$0.00	$0.00
All Other Secured	$0.00	$0.00	$0.00
TOTAL SECURED:	**$118,888.00**	**$105,701.91**	**$0.00**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$0.00	$0.00	$0.00
TOTAL PRIORITY:	**$0.00**	**$0.00**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$246,575.19**	**$0.00**	**$0.00**

Disbursements:		
Expenses of Administration	$9,508.09	
Disbursements to Creditors	$105,701.91	
TOTAL DISBURSEMENTS :		**$115,210.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/06/2017

By: /s/ Marie-Ann Greenberg
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.